

FIG. 1

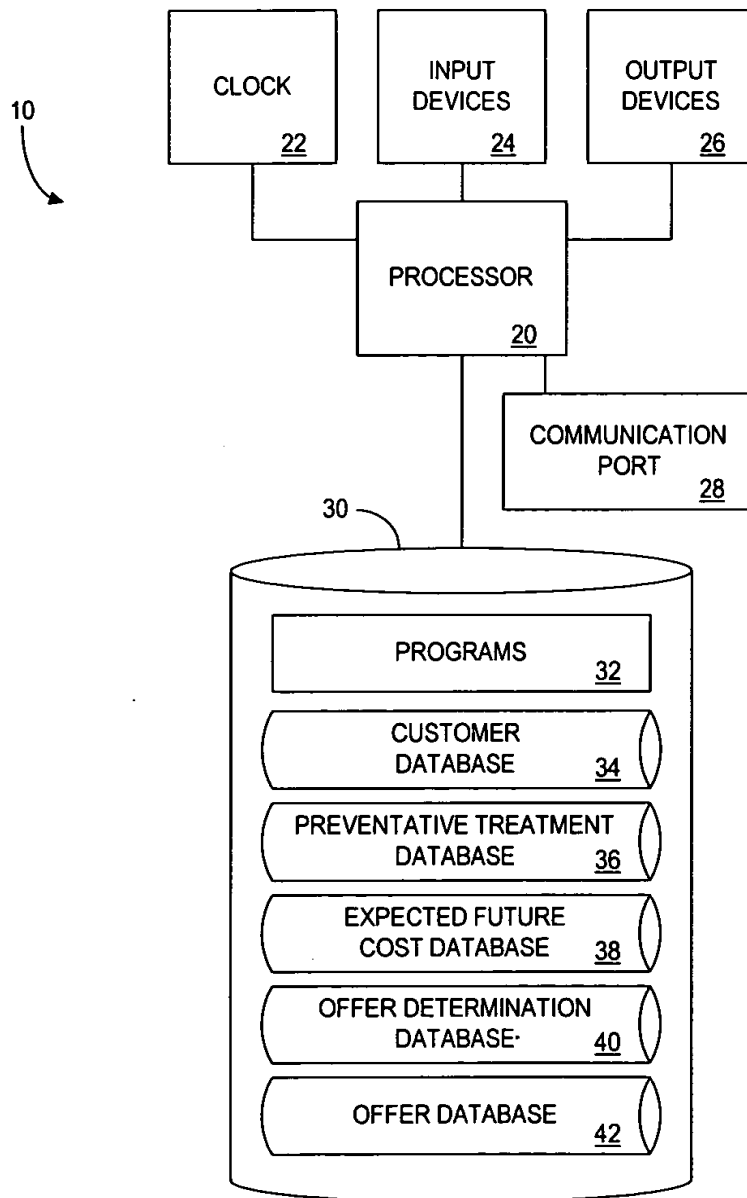


FIG. 2

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| CUSTOMER IDENTIFIER 50 | CUSTOMER NAME 51 | AGE 52 | SMOKER? 53 | DRINKER? 54 | HISTORY OF HEART DISEASE 55 |
|---------------------------|---------------------|-----------|---------------|----------------|--------------------------------|
| U-1-923407 | JENIFER JAMES | 45 | NO | YES | NO |
| U-2-923407 | MICHAEL SMITH | 54 | YES | YES | YES |
| U-3-923407 | DAVID STONE | 41 | YES | NO | YES |
| U-4-923407 | SUSAN PETERS | 35 | NO | NO | YES |
| U-5-923407 | KEVIN WRIGHT | 23 | YES | YES | NO |

FIG. 3

| PREVENTIVE TREATMENT IDENTIFIER | 56 | DESCRIPTION OF PREVENTATIVE TREATMENT | 57 | COST | 58 | FIRST RESULT OF PREVENTATIVE TREATMENT | 59 | SECOND RESULT OF PREVENTATIVE TREATMENT | 60 |
|---------------------------------------|----|---|----|------|----|--|----|---|----|
| PC-1-0982345 | | DENTAL CLEANING | | \$80 | | REDUCE RISK OF CAVITIES BY 40% | | REDUCE RISK OF GUM DISEASE BY 20% | |
| PC-2-0982345 | | MAIMMOGRAM | | \$75 | | REDUCE COST OF BREAST CANCER TREATMENT BY 10% | | N/A | |
| PC-3-0982345 | | BLOOD PRESSURE MEASUREMENT & MEDICATION | | \$50 | | RISK OF HEART ATTACK REDUCED TO 10% | | INCREASE RISK OF STROKE BY 0.01% | |
| PC-4-0982345 | | HIV TEST | | \$10 | | REDUCE COST OF HIV TREATMENT BY 30% | | N/A | |
| PC-5-0982345 | | QUIT SMOKING | | N/A | | REDUCE RISK OF LUNG CANCER BY 80% | | REDUCE RISK OF HEART DISEASE BY 20% | |
| PC-6-0982345 | | PSYCHIATRIC EVALUATION | | \$50 | | RISK OF DEPRESSION REDUCED TO 5% | | N/A | |
| PC-7-0982345 | | EXERCISE 3 TIMES PER WEEK | | N/A | | REDUCE RISK OF HEART DISEASE BY 30% | | RISK OF OSTEOPOROSIS REDUCED TO 10% | |
| PC-8-0982345 | | EYE EXAM | | \$30 | | REDUCE COST OF EYEGASSES BY 20% | | N/A | |

FIG. 4

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| EXPECTED FUTURE COST FOR CUSTOMER U-2-923407 | | | | |
|--|---|--|---|-----------|
| COST OF FUTURE TREATMENT ⁶¹ | PRESENT VALUE OF FUTURE TREATMENT ⁶² | PROBABILITY THAT FUTURE TREATMENT WILL BE NECESSARY ⁶³ | EXPECTED PRESENT VALUE OF COST OF FUTURE TREATMENT ⁶⁴ | |
| EMS AND AMBULANCE FOR HEART ATTACK | \$2050.00 | 20% | \$410.00 | |
| OPEN HEART SURGERY | \$4160.00 | 10% | \$416.00 | |
| SURGERY FOR BREAST CANCER | \$1985.00 | 0.3% | \$6.00 | |
| CHEMOTHERAPY FOR LUNG CANCER | \$1645.00 | 20% | \$329.00 | |
| FILL A DENTAL CAVITY | \$320.00 | 15% | \$48.00 | |
| EYEGLASSES | \$100.00 | 30% | \$30.00 | |
| | | | | |
| OVERALL EXPECTED COST OF FUTURE TREATMENT FOR CUSTOMER U-2-923407 | | | | \$1239.00 |

FIG. 5

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| OFFER DETERMINATION DATABASE FOR CUSTOMER U-2-923407 | | | | |
|--|--|--|---|--|
| PREVENTATIVE TREATMENT IDENTIFIER <u>56</u> | PRESENT COST OF PREVENTATIVE TREATMENT <u>67</u> | OVERALL EXPECTED PRESENT VALUE OF FUTURE COST WITH PREVENTATIVE TREATMENT <u>68</u> | BENEFIT FROM PROVIDING PREVENTATIVE TREATMENT <u>69</u> | NET VALUE (BENEFIT - COST) <u>70</u> |
| PC-1-0982345 | \$80.00 | \$1220.00 | \$19.00 | -\$61.00 |
| PC-2-0982345 | \$75.00 | \$1238.00 | \$1.00 | -\$74.00 |
| PC-3-0982345 | \$50.00 | \$826.00 | \$413.00 | +\$363.00 |
| PC-5-0982345 | N/A | \$811.00 | \$428.00 | +\$428.00 |
| PC-8-0982345 | \$30.00 | \$1233.00 | \$6.00 | -\$24.00 |

FIG. 6

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| CUSTOMER IDENTIFIER 71 | PREVENTATIVE TREATMENT OFFERED 72 | BENEFIT OFFERED 73 | OFFER ACCEPTED? 74 | PREVENTATIVE TREATMENT ADMINISTERED? 75 |
|---------------------------|--------------------------------------|-------------------------------------|-----------------------|--|
| U-1-923407 | PC-2-0982345 | \$50 OFF THE PRESENT TRANSACTION | YES | YES |
| U-2-923407 | PC-3-0982345 | ONE ROUND OF GOLF AT PEBBLE BEACH | YES | PENDING |
| U-3-923407 | PC-5-0982345 | \$200.00 CASH | NO | NO |
| U-4-923407 | PC-4-0982345 | 500 FREQUENT FLYER MILES | YES | YES |
| U-5-923407 | PC-6-0982345 | GIFT CERTIFICATE FOR A DAY AT A SPA | PENDING | PENDING |

FIG. 7

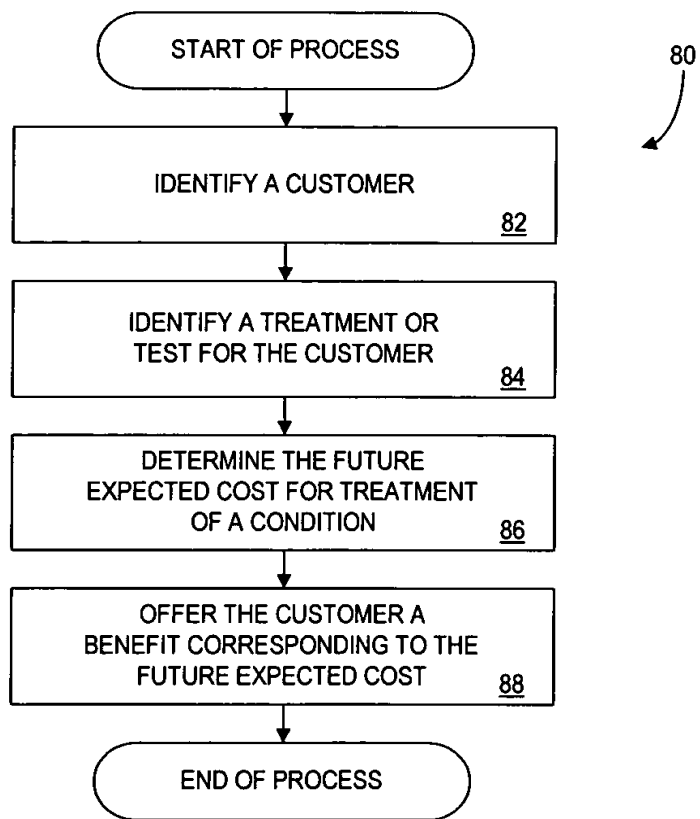


FIG. 8

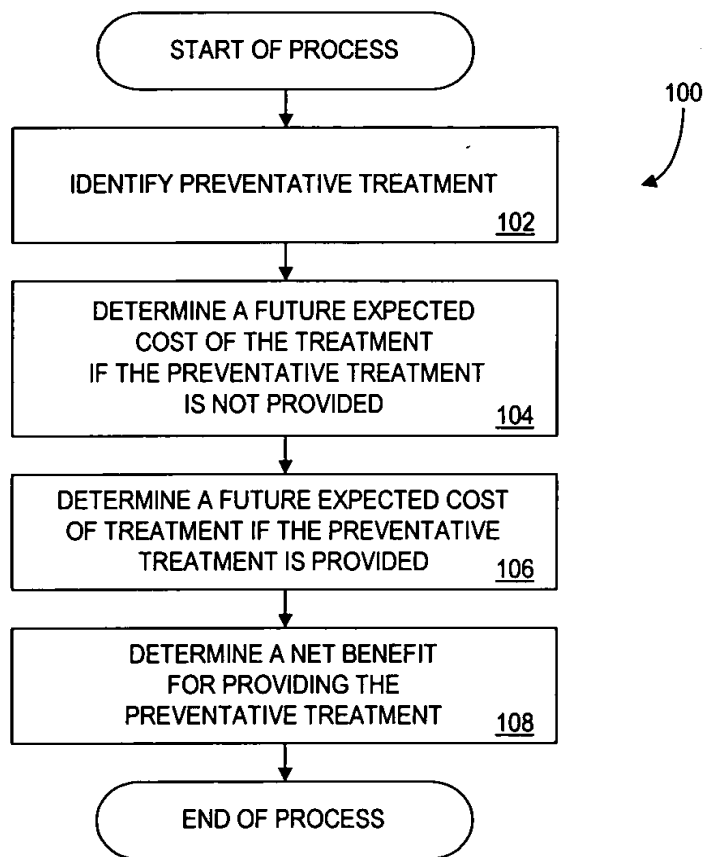


FIG. 9

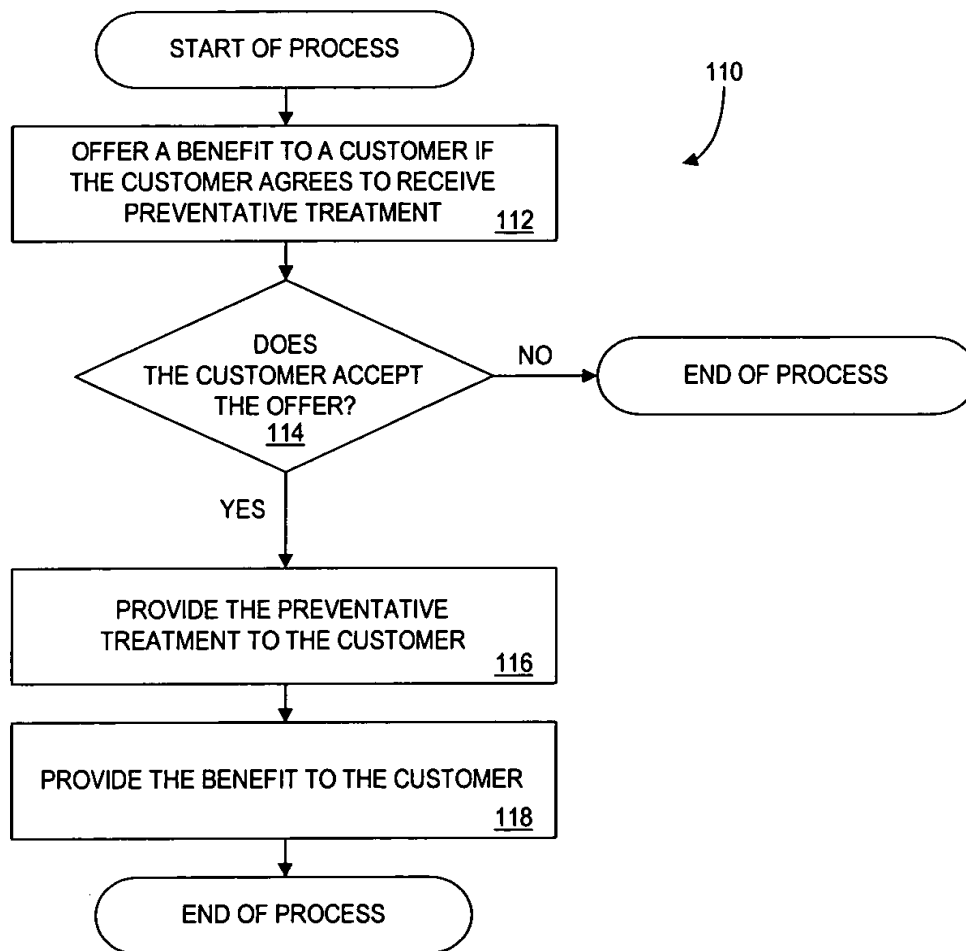


FIG. 10